US-PAT-NO:	5973756
DOCUMENT-IDENTIFIER:	US 5973756 A
TITLE:	IR Transmitter with integral magnetic-stripe ATM type credit card reader & method therefor

Detailed Description Text - DETX (25):

In FIG. 6C, the display prompts the user to examine the **credit card** information (displayed in the lower left hand corner of FIG. 6C) which indicates the **credit card** account number, the holder name and the **expiration date** of the particular user, which information had been obtained by the **swiping** of the card 30 through the unit 10 of FIG. 1.

EXAMINER'S
SEARCH NOTES

US005973756A

United States Patent [19]

Erlin

[11] Patent Number: 5,973,756

[45] Date of Patent: *Oct. 26, 1999

[54] **IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE ATM TYPE CREDIT CARD READER & METHOD THEREFOR**

[75] Inventor: **Dan Erlin**, Redwood City, Calif.

[73] Assignee: **FCA Corporation**, San Carlos, Calif.

[*] Notice: This patent is subject to a terminal disclaimer.

[21] Appl. No.: **08/666,027**

[22] Filed: **Jun. 19, 1996**

Related U.S. Application Data

[63] Continuation-in-part of application No. 08/597,246, Feb. 6, 1996.

[51] **Int. Cl.**[6] **H04N 5/44**

[52] **U.S. Cl.** **348/734**; 348/10; 455/6.2; 380/52

[58] **Field of Search** 348/12, 13, 134, 348/734, 906, 10, 6; 235/379; 455/6.2, 6.3, 6.1; 380/52; H04N 5/44, 7/16

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D. 363,720	10/1995	Lagohm	D14/218
D. 364,391	11/1995	Drugge	D14/100
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5,420,573	5/1995	Tanaka et al.	340/825.04
5,488,411	1/1996	Lewis	358/8
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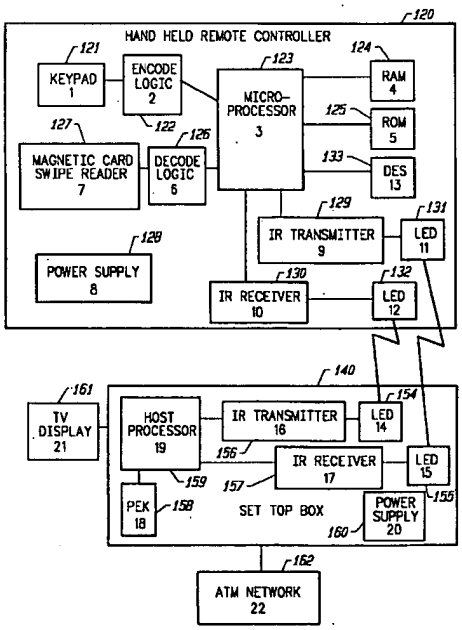
Primary Examiner—Chris Grant

Attorney, Agent, or Firm—Trial & Technology Law Group

[57] **ABSTRACT**

A television remote control unit including an IR (infra-red) transmitter with integral magnetic stripe ATM type credit card reader and method therefor for transmitting IR signals to a remote interactive location such as a television set or a TV cable remote control box. The remote control unit permits the user to swipe a credit card through the credit card reader so as to generate credit card transaction signals for transmission to the remote interactive locations. The remote control unit can be used in an interactive environment such as a hotel casino, a cable TV home shopping network, or an off track betting (OTB) environment.

8 Claims, 15 Drawing Sheets



EXAMINER'S
SEARCH NOTES

US005466920A

United States Patent [19]

Nair et al.

[11] Patent Number: 5,466,920

[45] Date of Patent: Nov. 14, 1995

[54] **REAL TIME DECODING FOR CARD TRANSACTION TERMINAL**

[75] Inventors: **Parameswaran B. Nair**, Acworth; **Kumar S. Choudhuri**, Kennesaw; **James T. Stills**; **John C. Evans**, both of Atlanta, all of Ga.

[73] Assignee: **MicroBilt Corporation**, Atlanta, Ga.

[21] Appl. No.: **790,658**

[22] Filed: **Nov. 8, 1991**

[51] **Int. Cl.**[6] **G06K 7/08**; H03M 7/12

[52] **U.S. Cl.** **235/449**; 235/380; 360/2; 360/43; 341/71

[58] **Field of Search** 235/380, 449, 235/482, 493; 360/2, 43; 341/71

[56] **References Cited**

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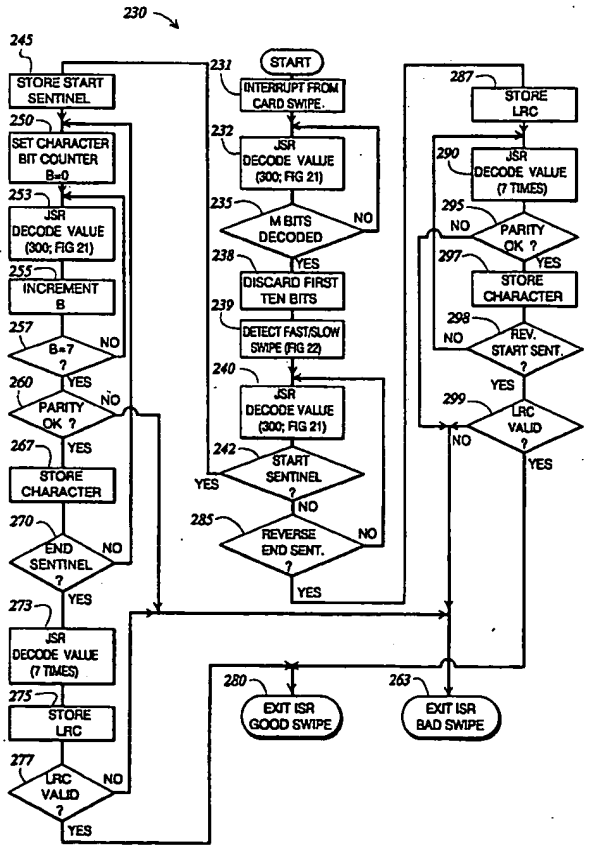
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Primary Examiner—William L. Sikes
Assistant Examiner—Tai V. Duong
Attorney, Agent, or Firm—Jones & Askew

[57] **ABSTRACT**

Real time decoding methods and apparatus for a card transaction terminal used for reading a magnetic stripe on a data card. The method is implemented in a microcomputer employed in the terminal. The data decode method for the microcomputer decodes data in real time as it is read from the magnetic stripe on the card and obviates random access memory external to the microcomputer. A memory is provided in the terminal large enough to store data characters corresponding to at least one predetermined data field on the card generated during a swipe of the card but insufficient to store all of the self clocking signals generated during the swipe. A sentinel character in the self clocking signals is first decoded. Then, a data character associated with the at least one predetermined data field is decoded in response to a predetermined number of self clocking signals generated subsequent to the sentinel character. Finally, the decoded data character is stored in the memory.

79 Claims, 15 Drawing Sheets



US-PAT-NO: 5466920

DOCUMENT-IDENTIFIER: US 5466920 A

TITLE: Real time decoding for card transaction terminal

Brief Summary Text - BSTX (9):

As computer and modem technology became more advanced, the industry developed electronic authorization terminals that drastically reduced the time required to receive "electronic" authorization. With early electronic authorization terminals, a merchant had to enter the credit card number after establishing a connection with a card issuer's host computer. Many terminals in use today are "card swipe" terminals. In such card swipe terminals, a merchant **swipes the credit card** through a slot, and the terminal automatically reads and decodes the **credit card** number and **expiration date** from a magnetic stripe on the **credit card**. The terminal then prompts the merchant to enter the amount of the transaction. The terminal places a call to a credit card database host computer and transmits the information relating to the proposed transaction. The host computer compares this data with the credit card database and determines whether the proposed transaction should be authorized. If so, an authorization number is transmitted back to the terminal and displayed to the merchant, who records it on the sales draft.

EXAMINER'S
SEARCH NOTES

US005557087A

United States Patent [19]

Duyck

[11] Patent Number: 5,557,087

[45] Date of Patent: Sep. 17, 1996

[54] MULTIPLE-MERCHANT CREDIT CARD TERMINAL

[76] Inventor: Margaret Duyck, 42337 N.W. Greenville Rd., Forest Grove, Oreg. 97116

[21] Appl. No.: 423,674

[22] Filed: Apr. 13, 1995

[51] Int. Cl.[6] G06F 5/00

[52] U.S. Cl. 235/380; 235/379

[58] Field of Search 235/379, 380

[56] References Cited

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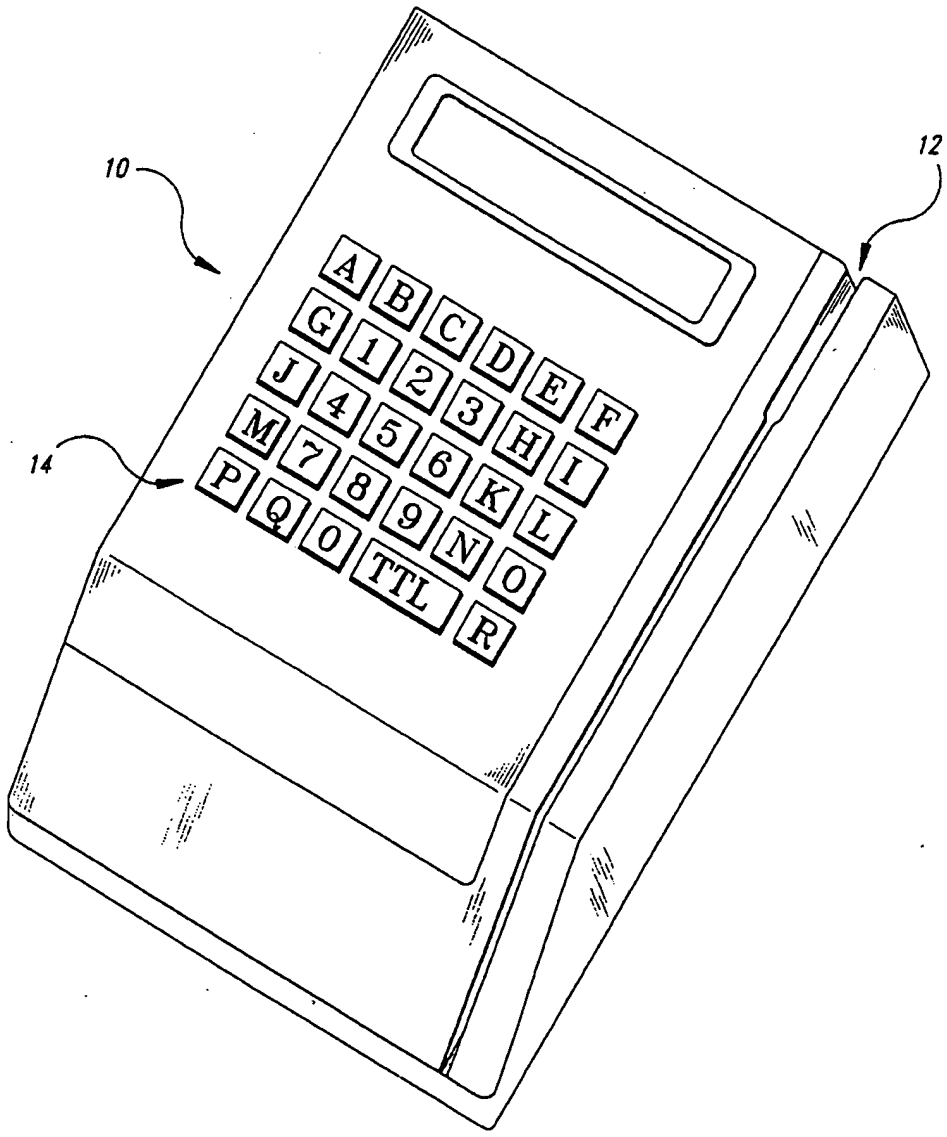
Primary Examiner—Harold Pitts

Attorney, Agent, or Firm—Bruce A. Kaser

[57] ABSTRACT

The invention disclosed and claimed here is a multiple-merchant credit card authorization terminal ("CAT"). The CAT enables more than one merchant to input and obtain credit card authorization from a single CAT device. Likewise, transaction settlements may be handled for a single merchant or all of the merchants collectively at the same time. In the past, individual merchants had to use their own dedicated devices.

4 Claims, 4 Drawing Sheets



US-PAT-NO: 5557087
DOCUMENT-IDENTIFIER: US 5557087 A
TITLE: Multiple-merchant credit card terminal

Detailed Description Text - DETX (4):

The terminal 10, with or without the invention described below, is conventional in operation. The person skilled in the art would know how it is used or adapted to obtain data from a credit card and how it connects to a credit charge or other transaction authorizing entity. The skilled person would also know how the transaction authorizing entity processes the transactions received from the terminal 10. The sequence of operation is usually as follows: first, a **credit card** is either **swiped** through a slot 12 or the number and **expiration date** on the card are keyed in on a keypad 14. Then, the amount of the credit card charge which needs to be authorized is keyed in. This is followed by the terminal 10 dialing a telephone number corresponding to a host computer, as will be further described below.

EXAMINER'S
SEARCH NOTES

US005559315A

United States Patent [19]

Nair et al.

[11] Patent Number: 5,559,315

[45] Date of Patent: Sep. 24, 1996

[54] **EMBOSSED CARD READER**

[75] Inventors: **Parameswaran B. Nair**, Acworth; **John C. Evans**, Atlanta; **James F. Price**, Alpharetta, all of Ga.

[73] Assignee: **MicroBilt Corporation**, Atlanta, Ga.

[21] Appl. No.: **262,622**

[22] Filed: **Jun. 20, 1994**

Related U.S. Application Data

[62] Division of Ser. No. 970,410, Oct. 30, 1992, Pat. No. 5,369,263.

[51] **Int. Cl.**[6] **G06K 7/04**

[52] **U.S. Cl.** **235/448**; 235/475

[58] **Field of Search** 235/475, 444, 235/448, 477, 480

[56] **References Cited**

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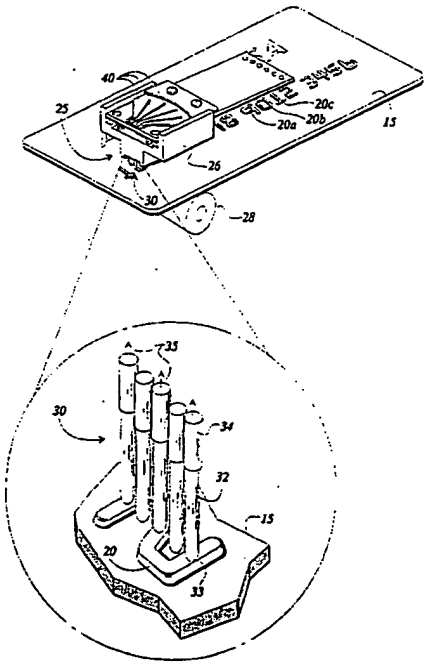
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Primary Examiner—Harold Pitts
Attorney, Agent, or Firm—Jones & Askew

[57] **ABSTRACT**

A low cost, compact embossed card reader for reading embossed characters on credit or debit cards and for integration into a combined magnetic character/magnetic stripe terminal. A low-profile housing forms a card path and provides a surface for mounting a removable read head. The housing includes an integrated card guide for guiding the embossed characters along a linear path adjacent the read head. The read head includes a plurality of pins mounted orthogonally to the card, and aligned so as to scan each of the embossed characters in parallel paths as the card moves relative to the read head. The pins move upwardly as they encounter an embossed character and open a normally closed switch formed by a printed circuit board and a plurality of leaf spring fingers. Improved data acquisition and decode methods for sampling the embossed character data and decoding the data to form an account number. The data acquisition method samples the embossed characters at a predetermined rate. The transitions in the data from any of the pins are detected and the raw data is stored. The raw data is filtered or debounced and remaining invalid states are deleted. The remaining data states are used to decode the characters on the card. A first valid state determines whether a second data window is a valid second expected value state. If an expected second value state does not follow a first value state, the method attempts to decode the character backward from its trailing edge.

56 Claims, 21 Drawing Sheets



US-PAT-NO: 5559315
DOCUMENT-IDENTIFIER: US 5559315 A
TITLE: Embossed card reader

Brief Summary Text - BSTX (6):

It became apparent a number of years ago that both fraud and errors could be minimized if there were some means for automatically reading the account data from the credit card, rather than requiring manual data entry. In addition, the amount of time required to process each transaction could be drastically reduced. As mentioned above, virtually all credit cards now include a magnetic stripe containing the cardholder's account number, expiration date and other information. A magnetic stripe or "card swipe" reader is often employed in a data card terminal for automatically reading the information from the magnetic stripe. With these terminals, a merchant **swipes the credit card** through a slot and the terminal automatically reads and decodes the account number and **expiration date** from the card's magnetic stripe. The terminal then prompts the merchant to enter the purchase amount. Once the data is acquired, the terminal automatically places a call to a host computer, transmits the transaction data to the host computer via modem, and displays the authorization code received from the host computer. Examples of such terminals are found in pending U.S. application Ser. Nos. 07/790,658, filed Nov. 8, 1991, entitled "Card Transaction Terminal", and 07/820,401, filed Jan. 10, 1992, entitled "Data Card Terminal with Embossed Character Reader and Signature Capture", both assigned to the assignee of the present application, and in U.S. Pat. No. 4,788,420 to Chang et al.

EXAMINER'S
SEARCH NOTES

US005991410A

United States Patent [19]

Albert et al.

[11] Patent Number: 5,991,410

[45] Date of Patent: *Nov. 23, 1999

[54] **WIRELESS ADAPTOR AND WIRELESS FINANCIAL TRANSACTION SYSTEM**

[75] Inventors: **Herb Albert**, Bellevue; **Paul Renton**, Seattle; **Lorin Rowe**, Bellevue; **Stephen R. Schramke**, Seattle; **Glen Zorn**, Kirkland, all of Wash.

[73] Assignee: **AT&T Wireless Services, Inc.**, Redmond, Wash.

[*] Notice: This patent issued on a continued prosecution application filed under 37 CFR 1.53(d), and is subject to the twenty year patent term provisions of 35 U.S.C. 154(a)(2).

[21] Appl. No.: **08/647,299**

[22] Filed: **May 9, 1996**

Related U.S. Application Data

[62] Division of application No. 08/388,729, Feb. 15, 1995.

[51] **Int. Cl.**[6] **H04K 1/00**; H04L 9/00; G06F 17/60

[52] **U.S. Cl.** **380/24**; 380/49; 705/44

[58] **Field of Search** 380/24, 49; 705/39, 705/42, 43, 44

[56] **References Cited**

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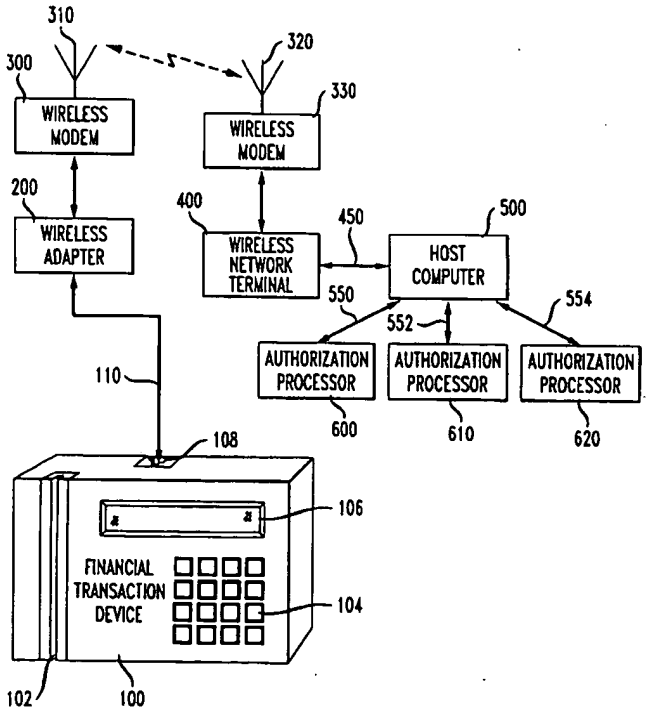
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Primary Examiner—Gail O. Hayes
Assistant Examiner—Hrayr A. Sayadian

[57] **ABSTRACT**

The present invention is a method of a wireless adaptor receiving financial information, indicative of financial transactions, in PSTN compatible format, encrypting and converting the information into PSTN non-compatible format, transmitting the encrypted and converted information to a host computer, decrypting the information by the host computer, transmitting the decrypted information to an authorization processor, which transmits back to the host computer signals indicating authorization or denial of the transaction, the host computer transforming the signal received from the authorization processor to PSTN non-compatible format, and transmitting to the to the financial device the authorization or denial signal.

12 Claims, 13 Drawing Sheets



US-PAT-NO: 5991410

DOCUMENT-IDENTIFIER: US 5991410 A

TITLE: Wireless adaptor and wireless financial transaction system

Detailed Description Text - DETX (5):

The operation of the terminal 100 will now be described. The merchant receives a credit card from a customer who wishes to use the credit card as payment for the goods and/or services of the merchant. The merchant **swipes the credit card** (not shown) through the magnetic card stripe reader 102 of the terminal 100, so that the CPU 120 reads the **credit card** number, **expiration date** and other information which may be available on the magnetic stripe located on the **credit card**. The merchant then uses the keypad 104 of the terminal to enter the amount of the purchase and any other information needed to specify the type of transaction.

EXAMINER'S
SEARCH NOTES

US006275991B1

(12) **United States Patent**
Erlin

(10) **Patent No.: US 6,275,991 B1**
(45) **Date of Patent: *Aug. 14, 2001**

(54) **IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE ATM TYPE CREDIT CARD READER AND METHOD THEREFOR**

(75) Inventor: **Dan Erlin**, Redwood City, CA (US)

(73) Assignee: **FCA Corporation**, San Carlos, CA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **09/384,310**

(22) Filed: **Aug. 26, 1999**

Related U.S. Application Data

(63) Continuation of application No. 08/666,027, filed on Jun. 19, 1996, now Pat. No. 5,973,756, which is a continuation-in-part of application No. 08/597,246, filed on Feb. 6, 1996, now Pat. No. 5,870,155.

(51) **Int. Cl.**[7] **H04N 7/173**

(52) **U.S. Cl.** **725/141**; 725/133; 725/6; 348/734

(58) **Field of Search** 345/327; 348/734, 348/2, 13, 12, 176, 10, 211; 455/5.1, 4.2, 7, 6.2, 6.3; 725/141, 133, 6; H04N 7/16, 7/173

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D. 363,720	10/1995	Lagohm	D14/218
D. 364,391	11/1995	Drugge	D14/100
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4,114,099	9/1978	Hollander	325/392
4,231,031	10/1980	Crowther et al.	340/695
4,567,512	1/1986	Abraham	358/86
4,897,718	1/1990	Testin et al.	358/194.1
5,321,243	6/1994	Groves	235/449
5,325,423	6/1994	Lewis	379/90
5,334,824	8/1994	Martinez	235/380
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5,594,493	1/1997	Nemirofsky	348/13
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Video Magazine Sep. 1994 p. 51 Geminis Smart 15.

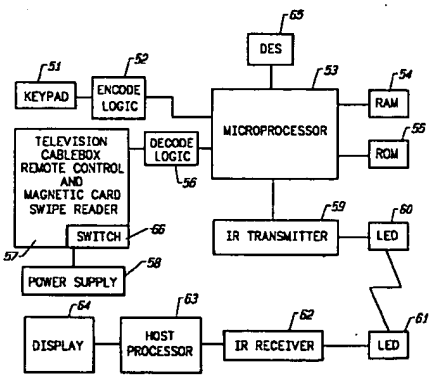
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Primary Examiner—Chris Grant
(74) *Attorney, Agent, or Firm*—Trial & Technology Law Group

(57) **ABSTRACT**

A television remote control unit including an IR (infra-red) transmitter with integral magnetic stripe ATM type credit card reader and method therefor for transmitting IR signals to a remote interactive location such as a television set or a TV cable remote control box. The remote control unit permits the user to swipe a credit card through the credit card reader so as to generate credit card transaction signals for transmission to the remote interactive locations. The remote control unit can be used in an interactive environment such as a hotel casino, a cable TV home shopping network, or an off track betting (OTB) environment.

8 Claims, 15 Drawing Sheets



US-PAT-NO:	6275991
DOCUMENT-IDENTIFIER:	US 6275991 B1
TITLE:	IR transmitter with integral magnetic-stripe ATM type credit card reader and method therefor

Detailed Description Text - DETX (25):

In FIG. 6C, the display prompts the user to examine the **credit card** information (displayed in the lower left hand comer of FIG. 6C) which indicates the **credit card** account number, the holder name and the **expiration date** of the particular user, which information had been obtained by the **swiping** of the card 30 through the unit 10 of FIG. 1.

EXAMINER'S NOTES

US006425524B2

(12) **United States Patent**
Pentel

(10) **Patent No.: US 6,425,524 B2**
(45) **Date of Patent: *Jul. 30, 2002**

(54) **REMOTE ORDERING DEVICE**

(76) Inventor: **Randolph M. Pentel**, 815 Deer Trail Ct., Mendota Heights, MN (US) 55118

(*) Notice: This patent issued on a continued prosecution application filed under 37 CFR 1.53(d), and is subject to the twenty year patent term provisions of 35 U.S.C. 154(a)(2).

Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **09/384,961**

(22) Filed: **Aug. 27, 1999**

Related U.S. Application Data

(63) Continuation-in-part of application No. 09/062,093, filed on Apr. 17, 1998, now Pat. No. 5,969,968.

(51) **Int. Cl.**[7] **G06F 7/08**
(52) **U.S. Cl.** **235/381**; 235/380; 235/383
(58) **Field of Search** 235/375, 380, 235/381, 383, 384

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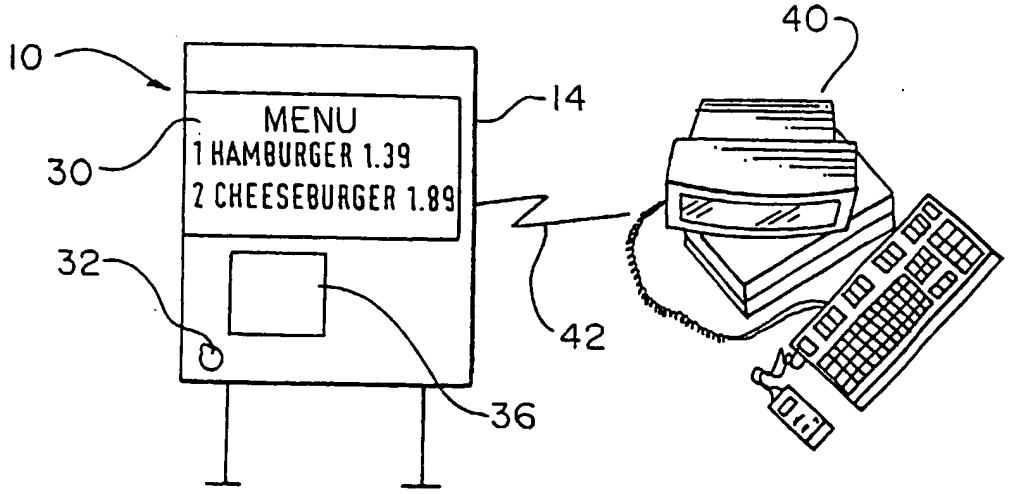
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Primary Examiner—Karl D. Frech
(74) *Attorney, Agent, or Firm*—Nikolai & Mersereau, P.A.

(57) **ABSTRACT**

A generalized remote ordering apparatus for customer and employee use within a restaurant, auto repair facility, retail store, grocery store, airport, or other service facility, to place orders, determine the status of orders, access information, and allow the customer to pay the bill for goods and/or services either by cash or credit card comprises an input device having a keypad, a credit/debit card reader, a first memory, a first processor, and a transmitter. The input device is adapted to communicate with an ordering station having a receiver tuned to the transmitter. A second processor, located in the ordering station, is adapted to decode information received from the transmitter through the receiver and produce decoded information. A display is also provided in the ordering station and is adapted to display the decoded information. The ordering station also includes a second memory adapted to store item numbers and prices. A communications link from the ordering station to a point-of-sale system allows payment to be made by credit/debit card or by cash.

18 Claims, 9 Drawing Sheets



US-PAT-NO: 6425524
DOCUMENT-IDENTIFIER: US 6425524 B2
TITLE: Remote ordering device

Detailed Description Text - DETX (38):

In an alternative arrangement, the service facility may reveal an order code, on a web site or otherwise, only after verifying the identity of the requester, and may additionally require the requester to pay for the order with a credit card number before receiving the order code. In another arrangement, the requester pays for the order after entering it by **swiping** his **credit card** through the **credit card** slot 128, which transmits the **credit card** number and **expiration date** to the point-of-sale system through the ordering station 140.